

ACCOUNT OPTIONS

Information for Your Banking Needs

Greenwoods
State Bank

BUSINESS CHECKING ACCOUNTS

At Greenwoods State Bank, we want to be more than just your bank – we want to be your business partner. Whether you are a small business owner or a large corporation with hundreds of employees, we offer different checking account products and services to meet all of your business needs.

	PARTNER BUSINESS CHECKING	PARTNER BUSINESS INTEREST CHECKING	PARTNER ANALYZED CHECKING	PARTNER BUSINESS MONEY MARKET
BEST IF YOU WANT:	A checking account for everyday business banking needs.	A convenient checking account that earns interest.	Accounts for businesses that need more options ⁵ .	An account focused on saving, with added checking benefits.
Minimum Opening Balance	None	None	None	None
Minimum Daily Balance	None	None	Analyzed ⁵	\$2,500
Monthly Maintenance Fee if Daily Balance Falls Below Minimum	N/A	N/A	Analyzed ⁵	\$15
Minimum Balance to Earn Interest⁷	None	\$5,000	Analyzed ⁵	N/A
Number of Free Transactions per Month	500 ¹	500 ¹	Analyzed ⁵	Deposits – unlimited In person withdrawals – unlimited Not-in-person withdrawals – limited to 6 ⁶
Per Item Fee Assessed for Items Exceeding Number of Free Transactions	\$0.25	\$0.25	Analyzed ⁵	\$10 withdrawal fee per transaction over 6 per month
Free Visa Business Debit Card²	✓	✓	Analyzed ⁵	N/A
Free E-Statement	✓	✓	Analyzed ⁵	✓
Statement Cut Off	Month End	Month End	Month End	Month End
Online Education Center	✓	✓	✓	✓
Free Online Banking	✓	✓	Analyzed ⁵	✓
Online Cash Management³	✓	✓	Analyzed ⁵	✓
Free Telephone Banking	✓	✓	✓	✓
Online Bill Pay⁴	✓	✓	✓	✓
Mobile Banking and Mobile Deposit	✓	✓	Analyzed ⁵	✓
Courtesy Checks at Account Opening	✓	✓	✓	✓

Paper Statements are available with the Partner Business Checking and Partner Business Interest Checking accounts listed above for a fee each statement cycle.

¹ Transactions include: all deposits and credits, items deposited, checks written, debits, and electronic transactions.

² Subject to application and approval.

³ Subject to application and approval. Monthly fees may be assessed for online cash management and remote deposit services.

⁴ Fee may apply if less than five payments are made each month.

⁵ Analyzed Accounts are for businesses that have high volume. See additional disclosures for the Analyzed Accounts tiers, additional options, and fees.

⁶ Federal regulations require a limit of up to six withdrawals by check, debit card, preauthorized electronic or telephone transfers per month.

⁷ Interest rate is tiered and may change after the account is opened. Fees may reduce earnings.

